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Group Art Unit: 3985
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Docket No. AUS92001844US1 Serial No. 10/022,165 Atty: AJP

Applicant: BROWN ET AL

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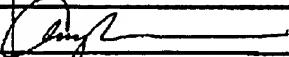
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	Application Number	10/022,165	
Filing Date	12/17/2001		
First Named Inventor	Michael Wayne Brown		
Art Unit	3985		
Examiner Name	Tieu, Binh Kien		
Total Number of Pages in This Submission	19	Attorney Docket Number	AUS920010844US1

ENCLOSURES (Check all that apply)

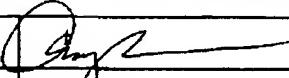
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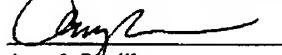
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of Michael Wayne Brown, et al. Serial No.: 10/022,165 Confirmation Number: 3985 Filed: 12/17/2001 Title: PROVIDING ACCOUNT USAGE FRAUD PROTECTION Atty Docket Number: AUS920010844US1	: Before the Examiner: Tieu, Binh Kien : : Group Art Unit: 3985 : Amy J. Pattillo : P.O. Box 161327 : Austin, Tx 78716 : 512-402-9820
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Application No. 10/022,165
Docket # AUS920010844US1

A. INTRODUCTORY COMMENTS

Responsive to the Office Action of July 19, 2005 with a 1 month shortened statutory period for reply, please amend the above-identified application as follows.

Amendments to the Specification begin on page 3.

Amendments to the Claims begin on page 5.

Arguments begin on page 15.